



HURRICANE TIPS

Hurricane Jeanne
2004

OVERVIEW

- 
- Tampa hurricane history
 - Legal Liabilities
 - Evacuation Planning and claims



“BE PREPARED”

Personal Preparedness is an INDIVIDUAL responsibility!

Everyone should:

- **Obtain homeowners/renters and flood insurance, as appropriate**
- **Plan for the protection or evacuation of your personal property – including vehicles**

MACDILL PERSONNEL EVACUATION

The Wing Commander must order an evacuation before anyone is entitled to travel expenses.



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4 km

8

29 2005

1045Z

NOAA

[HTTP://WWW.GOES.NOAA.GOV](http://www.goes.noaa.gov)

Hurricane Evacuation

- **Evacuation must be ordered by 6 AMW Commander**
- **Once ordered, active duty/DoD civilians and their dependents living in affected surge zones (on or off base) or in mobile homes will be eligible for travel expenses.**
- **If you evacuate prior to the order, expenses incurred before the order are not reimbursable**

Claims for Loss

- **Personnel Claims Act (PCA)**
 - Provides for prompt & fair payment for property damage
 - Limits payments per item & per claim
 - Typically pays the “depreciated” value not replacement cost
 - Not a substitute for private insurance
- **Claims for Loss or Damage Caused by a Hurricane**
 - Only available to personnel in government quarters
 - Limited coverage for personal property & vehicle damage
 - Not a substitute for Renter’s or Automobile Insurance
- **Renter’s Insurance -- Highly Encouraged**
 - Greater flexibility & value - tailored to your specific needs
 - “Endorsements” allow add-ons for high value items



**Be smart & safe
this Hurricane Season.**

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